



INSURANCE ASSOCIATION OF CONNECTICUT

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Statement

Insurance Association of Connecticut

Insurance & Real Estate Committee

**HB 6735, An Act Concerning the Provision of a List of Licensees
that Perform Automotive Glass Work**

February 19, 2015

I am Eric George, President of the Insurance Association of Connecticut (IAC). The Insurance Association of Connecticut (IAC) opposes HB 6735, An Act Concerning the Provision of a List of Licensees that Perform Automotive Glass Work.

HB 6735 would require the Commissioners of the Departments of Motor Vehicles (DMV) and Consumer Protection (DCP) to compile, maintain and post on each agency's website a list of businesses and individuals that are licensed to do automotive glass work. HB 6735 would further require insurance companies and their third-party claims administrators, agents and adjusters to provide to any insured who submits a glass claim, the agency website addresses for the DMV/DCP list or a copy of the list. Such requirements are neither practical nor beneficial to the insured, and should be rejected.

HB 6735 would require the development and distribution of an unwieldy, voluminous list of all automotive glass repair licensees in the state. Consumers would reap no apparent benefit from such a list, a list that will be required to be provided to them, directly or through the website addresses, by multiple parties through the claims process. HB 6735 will only serve to confuse consumers and unnecessarily delay auto glass repairs. HB 6735 could also create the false implication that insurers, adjusters, agents, third-party claims administrators and the State of Connecticut endorse all such licensees.

There is no need for HB 6735. Existing Connecticut law provides that an insured cannot be required to use a specific repair shop for glass replacement or repair services (C.G.S. Section 38a-354). Insurers and third-party claims administrators fully inform insureds that they have the right to have their damaged auto glass repaired or replaced by the glass shop of their choice when they make a claim (C.G.S. Section 38a-354a). In addition, state statutes require boldface notice of that right on all insurance identification cards mandatorily provided to insureds (C.G.S. Section 38a-364).

Consumers are clearly exercising their right to choose. Consumer satisfaction surveys conducted by insurers in Connecticut have shown that consumers appreciate the efficiencies and quality of work that result from current glass repair arrangements. We understand that the Insurance Department is not receiving complaints from consumers regarding glass claims. In fact, there have been so few glass repair/replacement complaints over the years that the Department has not even set up a computer data code to track them.

IAC urges rejection of HB 6735. Thank you for the opportunity to present the IAC's comments on this legislation.